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**The Japanese Bank, Bangkok Branch: A Case Study of Teamwork
Empowerment in Japanese Corporate Culture**

By

Parichat Kamolratana

A project submitted to

**The Faculty of the school of Hospitality and Service Management
at**

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Department of Hospitality and Service Management
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The Japanese Bank, Bangkok Branch: A Case Study of Teamwork Empowerment in Japanese Corporate Culture.

Parichat Kamolratana

ABSTRACT

In the competitive world at present time, the continuous improvement of one company to be outstanding among its rivals is elemental factor. The service business in the bank also experiences many competitors. The alternative for the bank to make the productive gain thus involves a foremost improvement on the personnel realm.

To maintain the quality of service, the bank employees, as members of teamwork, are the central part. The teamwork empowerment of the bank will serve as the way to fulfill the team members' fundamental commitment of their work environment. This satisfaction will influence subsequently to the customer satisfaction. On that account, the bank's comprehension of what such members of teamwork need is important.

This case study investigated the Japanese Bank, Bangkok Branch in how the teamwork are fostered in their own corporate culture and what are the defects that caused the unpleasing business outcome to the bank. To do so, the questionnaires of team survey were conducted to the employees of this bank. The issues concern their attitude on the job, management effectiveness and communication, compensation, and their work environment in general. The results analyzed by the SPSS program revealed that the ineffectiveness in empowering teamwork at the proper ways may bring the bank into the difficult situations: the high turnover rate of the employees and the poor service to the customers. Moreover, the results showed the difference in looking problems of the bank between two sexes. Females ranked the first place: computer systems, while males: the bank policies. Then, the bank management will acquire some useful information in order to provide effective solutions, regarding all aspects of the fiddling problem areas. Finally, the service recovery plan will bring the bank into the favorable returns.

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Chapter I

Introduction

According to an inside look at Japanese Organization, it was found that Japan's corporate culture is a major reason for its economic success (Funk, J.L.,1992) Japan's group-oriented culture has caused Japanese firms to develop a unique corporate culture by focusing on strategy, structure and system. Moreover, they aim attention to staff, skill, style and superordinate goals.

It is remarkable that this group-oriented culture does not exist only in the Japanese companies in Japan. The Japanese subsidiary settled in other countries, like in Thailand, still keep this kind of performance model.

As far as banking business is concerned, working as a team will strengthen the transaction that takes pride in serving its customers. The teamwork in the bank can help employees reach out and serve the customer's need in the right time. However building the energetic and productive teamwork in the bank is not easy. It relies primarily on the empowerment style of the bank management.

The Japanese Bank, Bangkok Branch from this case study is one of the big Japanese banks in Thailand which serves practically and mostly for Japanese individual and Japanese companies; the greatest investors of all nations in Thailand. Teamwork of this bank adopts undoubtedly Japanese style of empowerment but to apply for all employees, those are almost Thai people.

In this way, we can prove if this same strategic method in empowering teamwork, which mostly bring about the success of its business in Japan will still work out and lead

to the same desirable business results if the surrounding culture was changed in Thailand and what factors give rise to such the result.

Background:

Working as an effective teamwork to build quality service rest on the reinforcement of the team's infrastructure. The supervisors from top management have to generate the clear understanding about the company's mission, set the direction to meet its goal and make sure that the team member be aware of the concept of working as a teamwork. Moreover the management need to build commitment for the staff member who are part of the teamwork which will take part at last in the success or failure of the business outcome. The mutual communication both in vertical (top-down) and horizontal line (between staff) will accelerate the coordination and cooperation to get the task done. Moreover, the basic facilities and installation of high technology equipment will be supportive to the workflow. The development of the staff's skill to handle such the machine, the encouragement in form of incentive or promotion, in case of practicing the good performance, the giving opportunity to propose opinion for problem solving and the giving of authorization for making decision coherently to their responsibility, all these factors are crucial in empowering teamwork. These kinds of empowerment of the working team will foster the feeling of being partnership to internal customer who will have then the willingness to attribute the good service to the external customer for the long run.

It seems that many companies, not only in the bank, hardly realize about the complement of teamwork empowerment and thus, the permanent loss will be never get recover.

Problem Statement:

Although this Japanese bank adopts the group-oriented culture and perseveres at most degree to carry out the mission of teamwork empowerment, this banking business outcome still appears unpleasing. The effectiveness in giving the customer service is still in the sluggish way, as well as the high rate of the employee's turnover, when comparing with other foreign companies. Thus, the question becomes what can be the reasons of this undesirable outcome? It can be happened that this bank management may not realize about the failure in engaging empowerment strategy in the proper way.

Purpose:

The purpose of this study was to analyze how effective this Japanese bank deploys the Japanese strategy to empower teamwork. If this bank can not implement this strategic concept, what are the causes that convert the should-be successful results into the great fail points provoking the high rate of employee turnover. Failure may result in the external customer's walk out from the bank to use the other Japanese banks' service in Thailand.

Significance:

This study will serve as the clue for the bank to realize about their effectiveness in conducting the group-oriented culture to meet the success of business goal. It will be very beneficial for the bank to know that why the same practice of teamwork empowerment which bring about the desirable business outcome in Japan fail to serve the internal and external customer's need as it should be when applying with Thai people of the different culture. To know the flaws in practicing empowerment, the bank will be able to provide the solution and try to make improvement to their empowerment process.

To some extent, the other companies can adopt this Japanese strategic method in empowering teamwork to adapt to their own organization environment, in order to give the utmost benefits for their business outcome.

Methodology:

This study was analyzed in term of up to date factual circumstance of the workplace environment, which has prepared to enhance the effectiveness in working as a teamwork and to serve the internal customer's need that will further affect to the excellent service for the external customers.

Accordingly, the groundwork took first step by reviewing on the work operation in the Japanese bank, Bangkok Branch to find out the infrastructure in empowering the teamwork operation using the Japanese group-oriented culture concept. Moreover, the survey measured how this concept works out among Thai employees in Thailand, as well as what can be the causes of the undesirable outcomes.

Assumption:*Ideological Assumption:*

This research needs to be carried on apart from any disposition or preconception to the company. What the researcher will ask in the questionnaires will be within the frame of what the researcher has made for the hypothesis. Even though the researcher used to be a part of this bank, the researcher will stay away from any personal propensity.

Procedural Assumption:

The researcher assumed that the bank perceived the usefulness of this study and allowed its employees to give cooperation to be honest and feel free to fill out the survey questionnaires beyond the pressure of any superior domination.

Hypothesis:

The result from this study will show that the ineffectiveness and incompleteness in empowering the bank's teamwork in full scale have provoked the dissatisfaction both to the internal and external customer. The defect, which causes the undesirable outcome, can be resulted from the factors of

The staff understanding about the teamwork concept and the actual application

The mandatory expertise of team members

Technology support going a long with the staff skill to handle it.

The authority in making decision coherent to the staff responsibility

The incentive and promotion satisfaction

and the pressure of work environment

Procedures:

The populations for this study were the employees of the Japanese Bank, Bangkok Branch in Thailand. These employees were from various departments in the bank and each department formed the teamwork to serve the need of the customers directly or indirectly depending on the nature of that transaction. The researcher contacted the company to receive cooperation from the staff members who filled out the questionnaires. (See Appendix A for the team survey)

It is important to create the employee attitude questionnaires, as in this way we can assess employee's perceptions about the quality of their work environment.

At the first place, the researcher asked authorization and submitted the questionnaire survey to the bank. The manager assistant of Loan Department accommodated the researcher in distributing and collecting the completed surveys. Then data was entered into SPSS program for analysis. Ultimately, factors means, T-test and frequencies were run to Test of Hypothesis and the results from the statistical analysis were summarized in tables. In additions, some interviews from the concerning sample population were proceeded to validate the results, which had illustrated the real right problems for the bank.

Scope and Limitations:

Like many other business companies, the Japanese Bank, Bangkok Branch has inclination to think that they already try their best to give utmost benefits for their employees and also fully prepared everything that support the effectiveness of teamwork to serve the customers' need in the right time. Moreover, they usually think that as the big

foreign investors in Thailand, they can pay much more than other companies to recruit the qualified staff to work with and anyone would like to apply to work with them. For these reasons, they seem not realize that what their employee proposed as a potential problems during the work process is so important that they have to be concerned to rectify. The incomplete empowerment of the bank has caused the high turnover rate of their employees but the bank will never know about this because they don't give the opportunity for the staff to propose the opinion. Or even the bank give their chance to give some ideas, the bank just listen them but don't think that they should make the change because of their strict policy and because of the big expenses. Thus, what will the staff usually do during the opening meeting? They exactly try to keep calm, or say something to please the management because they always realize that even they propose some idea for the company improvement, they will get nothing in return. It's useless to do so. For these reasons, the company will never know what is actually happened as the gaps and conflict between the management and the staff. The conflict will exactly happen very seriously because the staff will work in the team and will have interaction with the customers directly. So, What will be happened then? Exactly, the poor service, and the walk out of internal and external from the bank.

This study gathered information from the bank's employees perspective relative to their work environment, the teamwork empowerment style of the bank management and so on. In this way, the bank will overcome the limitations of acknowledgement of any flaws they have done according to the Japan's group-oriented culture. Generally, employees who have the bad attitude toward some aspects of the bank will give the opinion unfairly and sometimes they will not care or don't even want to fill out the

questionnaires, as they don't think they take part in this gain or loss of the bank. Therefore, the bank will not be able to gain as much information from this survey as possible.

Long Range Consequences:

The consequence from this study will be of value for the bank. The management of the bank or of any Japanese companies in Thailand can use the inference of their employee's perception as the crucial tool to revise their method in empowering teamwork. Their clearer understanding about the gaps happening during the work process according to the company's policy will be helpful to turn right things around for the long term success of its business.

Definition of terms:

Banking has played an ever-growing part in everybody's day-to-day financial life. There is a wide range of services the bank can offer us: deposit and withdraw money. Besides banks also offer credit loan facilities, advance or lend money to a customer with an interest charge. Moreover people can go to the bank to have foreign money exchange, sell and buy drafts, traveler's checks or even transfer money electronically to the correspondent bank.

Teamwork in the bank means each department whose team members cooperate each other to get some task done. Very often, one department of the bank needs to ask cooperation from other departments: other teamwork in order to give particular service to the customer effectively and in the right time.

Japan's corporate culture refers to the unique Japanese concept contributing to successful teamwork. This concept emphasizes multifunctional employee, employee-developed procedures and plans and shared responsibilities.

Chapter II

Literature Review

Actually “teamwork” is not really the new concept for organizations. Many companies today not only have adopted this teamwork concept to apply but also try their best to give support for the quality of the teamwork as much as possible. They realize that the quality of teamwork is basically relied on the empowerment from the company’s management and that quality will attribute also to their business success. Someone amply states that powerful and effective teamwork is perhaps the single most important determinant of company success (Nicholson,1999) So, what can be the benefits of forming the working team ?

The Value of the teamwork:

Teamwork can be varied. Some concern business attires and some relate to social activities. However, every teamwork still maintains the same concept, by means of mutual cooperation of its member to implement some particular purpose.

In business viewpoint, forming the teamwork will be worthy both to the side of the company and to the employees domain.

For the company’s advantages, teamwork has created the positive change in many aspects. Based on the data survey, senior managers perceive primary benefits from building the strong teamwork in organization. Those are quality, productivity, reduced operating cost, job satisfaction, restructuring and many others (Wellins, Byham & Wilson, 1991). Moreover, some managers form teamwork because they have a specific

list of goals that require a group of multi-faceted, conclusive; talent members. They convince that to make prosperity to the company, the broad-based perspective from a group to carry out some vision is very important. (DeVany, 1999).

Because teamwork can be the difference between whether a company survives or not, thus, many companies require their teamwork combining with the skill, talents, knowledge and experience of many individuals. “Teamwork has quite literally saved the business”(Robinson, 1999).

In the same way, the members of the team recognize the benefits integrated from the self-directed work environment. They can have opportunity to participate, to learn different job skills, and to feel like a meaningful part of their workplace (Wellins, 1991).

The acceptance in the teamwork significance expands all over the place, even in the educational realm. Kurfiss (1989) cited that there is an increased interest in team-oriented instruction in the recent years. This enthusiasm maybe comes from the growing recognition of the team and task forces in the workplace. Many among them realized that team interaction will bring about the development of higher level learning and problem solving skills. Furthermore, teamwork can accomplish projects that even the most capable member would not be able to do working alone ((Watson, 1991 in Roebuck, 1998)).

Teamwork Empowerment:

Knowing that the quality of teamwork can have impacts on the business success, the concept of empowerment has become popular in management literature.

Another way to say is that empowerment should enhance self-management. When organization promotes empowerment they will let employees understand organizational strategies and be involved in making decisions in order to set their own objectives and act on them. Empowered team will never happen by accident but are originated from the careful redesign of the organization's work process, which includes both technical and social system (Wellins, 1999). Moreover, teamwork empowerment process can be developed and implemented differently depending on the concept and policy of each company's management. However, generally, successful teams require the empowerment of team members by means of these followings:

- An adequate information base
- The understanding of team-building concept
- The clearly definition of objective
- The management and the employees commitment
- The producing of a climate of mutual respects.
- The readiness of supportive equipment
- The requisite abilities in team members
- The motivation in form of rewards or appraisal for team performance.

All these components of teamwork empowerment will bring on the company productivity. One statement in the book relative to the Malcolm Baldrige National Quality Award has a great deal of meaning: "The award has sparked interest not only in quality but also in the realization that quality and empowerment are closely related" (Byham, 1991).

To build the effective and efficient teamwork, management needs to begin with empowering individuals

First of all, individuals who takes part of the teamwork need to have clear understanding what their mission and the scope of responsibility are. Supervisors should decide on a course of action, observe and follow up (VanDerWall, 1999). To take in to action this concept, employee orientation, for example, is very important to form the effective teamwork. In this way, the new employee will know their career, their organization culture, values and goals. Moreover, they may have good chance to participate in problem solving activities in such an orientation. Orientation become thus the meaningful method to give valuable data prepared for the start of work. The new employee will already discover everything before hand (Tyler, 1998). John A. Challenger, executive vice president of Challenger, Gray, and Christmas Inc. also said “in employee orientation, as in relationship, first impression count”. Tyler also wants management to realize that it’s the good way to give the new employees a real project to start on the first day. “The end of the first day is just as important as the beginning”. This will make new employee feel you want them to come back for day two and they will be set to have a sense of commitment and partnership of the company.

After the employee know the company’s mission. The team leader should be aware that the team member understands the concept of working as teamwork. The heart of team building is the stress in respect for team autonomy (Harry, 1999). Thus, in reorganizing around team, company has to eliminate the structures and rule, which kept arbitrariness. By doing this, the team will reach its vast potential. Yet, in a team organization, the effective communication between member is the crucial factor. It

should not that the group is dominated by single individual opinion. The member of the team should share together their ideas or any vision in order to implement the team goal.

However sometimes, a team has to be performed to accomplish a list of charges that need the cooperation from various departments. When those who will have to participate in that process, they should contribute constructively to the process and take the great interest in contributing to the desired outcome. All these horizontal communication between team member will eliminate potential conflict between them.(DeVany, 1999). Moreover, having wide contact with each other will improve the company image and the service the company perform as well.

The effective communication happening from top-down dimension between the team leader and the team member is of value also. In this way, they new staff member will feel like they are a part of the team and buy into the team mission right away. However, it's important thing to note that effective communication has to be open and honest in the blame free culture while the work will be carried on and knowledge needs to be freely shared among the team.

To build the strong team, a precise goal should be set before a team tackles a project. Every member should note that team goals should always supersede individual's need. Member should be sure that they focus on the organization and group goal rather than allowing any single individual to dominate the communication.

Next, DeVany (1999) mentioned "Management commitment is imperative" . In order for the team to succeed, executive and managers must be committed to the concept of teams and their ability to carry out organizational objectives. In the same time, as a

member of the workgroup, employee must sense that management has confidence in those assembled to achieve whatever the goals might be.

The formulation of the sense of being partnership or ownership is also another influential circumstance. To do this process, the supervisor or organization management can do by comforting the opportunity for giving ideas or opinions. DeVany (1999) asserts that the greater degree to which individuals are asked for their opinions and ideas, the more valid your data is and the more effective you team result will be. It is likely that when people was asked for their input, they are far more likely to participate in the process and remain to witness the output. Moreover, by nature, many people will welcome the chance to show off their expertise. Thus this way will give these persons having a sense of pride and ownership in what they do. (Weiss, 1998)

Side-by-side, the authority to make decisions can play a major role in raising team member's self-esteem. In any company, the style of supervision can have enormous impact on this sense. An autocratic, punitive management style tends to cause employees to "just do what they are told" but a participative management style tends to encourage team member to do more than they are asked, often enthusiastically (MGT-115 Learning online). However, knowledge resided in the individual and collective mind of the teamwork will be very valuable, as it will provides the ability to make better and faster decisions (Klein, 1999). This empowerment strategy is critical especially if concerning about the service at the front line. The better and faster the teamwork can handle their job by making the suitable decision at the right time will reduce the customer's waiting time as well as construct the first impression of such the service.

The readiness of organization infrastructure, equipped with the high technology machine is another element of the teamwork functioning. Imagine if teamwork has to complete some process of work manually, how much effort each member has to spend, and how long such the process will take time. To reinforce the quality of teamwork for giving good service to customer, the company needs to install enough timesaving machine of potential quality. In the same time, the team members need to be supported to have to related skills to handle such the machine. If not so, how useless it will be to have good machine but no one can use it effectively and productively.

Actually, there are many ways to advance the skills of the team member. For example, setting the training program from outside expertise for them, updating their knowledge of new computer system to enhance the work flow, including supporting them to broaden their perspective in working process by creating rotation of task. Particularly, giving new employees rotating assignment in different departments for a period of time will give them more ideas what each division does and how their jobs integrate and thus, the launching of the appropriate performance for excellent service will come after (Tyler, 1998).

Likewise, the encouragement of the team member motivation in forms of rewards, appraisal or other incentives is meaningful. Weiss (1998) in his the book “Team and Teamwork” addresses that rewards and punishment are more effective in swaying individual performance when given by a work group rather than a single superior. Supervisor can have many ways to influence member’s attitudes. For example, they can use praise to raise enthusiasm and they can present their empathy and appreciation to promote the right attitude. As a team leader, you should envision that a compliment from

you means quite a bit to team member. “Companies should produce programs that reward team efforts (Steinauer, 1999). However don’t simply presume that your team will be only motivated by financial reward because some team member work purely for the love of their job. For them, what is often most rewarding is simple recognition of effort or results achieved (Stonier, 1999).

Some sources indicated that pressure of work is another factor effecting to the quality of working as the strong team. The push to achieve greater productivity, the introduction of new technology and the constant need to train and retrain people will create tension and stress resulted to make some errors. Weiss (1998) recommended that the supervisor should try to console and sympathize with individuals on such occasions.

The final principle to empower teamwork is stated in scope of company culture. Nowadays, because of the rapid globalization, many companies pose new challenges for the applied psychologist. One particular challenge for the supervisor is to understand how culture expectations influence job attitude. In the company’s subsidiary, it will be thus so important for the management to enhance the understanding across cultures to the staff member, so that the problem of comparisons among multinational co-workers will not be happened. There have been many studies of cross-culture differences. However, what more important is that the encouragement of cross-cultural understanding will affect to the job satisfactions of the staff member. For these reasons, many aspects of Multi-culture Company, such as workload, stress, quality expectation, and supervisory communication should be emphasized (Candell & Hulin, 1986). In fact, the importance of cultural differences in expectations for leader communication has also been noted for a long time (Earley, 1984). Moreover, Davis (1995) also observes that the quality

expectations of particular interest in a cross-culture context is still continuously conducted because of the international focus on standards of quality like ISO 9000 and many others.

Can you imagine what will be happened if the company can not implement the commission in empowering teamwork. Of course, the defect will be posing the problem into two directions. When the company fail to reinforce the teamwork, as a result of failure to give the staff member's satisfaction, the mal service will take place in any circumstance. The following problems then are the turnover of the internal customer who is dissatisfied for their job environment. The lost of even one staff will exactly affect to the maintenance of good service. At last, the long-term critical problem for the company will be hard to remedy. The walk out of the internal customer will be permanent.

Essences of Japanese group-oriented culture:

In "The teamwork advantage", Dr. Funk come out with a different approach which the leading Japanese companies use to make the prosperity to their business outcome. According to the Japanese corporate culture, there are many factors that contribute to the success of teamwork.

Actually, the group-oriented culture begins since the Japanese social infrastructure and this cultural aspect has affected economic competitiveness. Japanese society emphasizes so much on importance of high education and it is evident that this group-oriented culture can be found firstly in the Japan's primary schools. Merry White explained in "The Japanese Educational Challenge" that Japanese students would learn to discover things and solve problem together as opposed to getting to an answer fast and assignment will be made to groups. Moreover, children will be supported, praised, and

allowed scope for trial and error within the group. The teaching in how to create loyal workers by emphasizing the importance of cooperation and responsibility to peers is also settled in the school.

In the work life, Japanese employees will be more motivated because Japan has developed one institution: giving importance to the corporation, in order to handle the individual's spiritual and productive time.

Furthermore, since Japanese employees expect to receive more of their "spiritual needs from the place of employment, this notion encourages them to identify more with their companies and they are inclined to work harder.

With respect to the Japanese personality, some researchers argue that Japanese employees can better handle interdependent activities due to better skills in maintaining peace and harmony. That is why this skill enables them to avoid destructive personal confrontations when solving problems with the group or between groups.

For work ethic, Japan's corporate culture excessively emphasizes on these following elements:

First, they give importance to the *staff*. This means the Japanese company will have policy to develop the *skills* and knowledge of staff through extensive training program, particularly for new employees and through cross-functional job rotation. The Japanese management believes that the nonspecialized career paths will enable employees to learn about the entire company and also help integrate different parts of a company.

Second, Japanese organizations have their unique *style* and try to develop problem-solving methods that take into account the interdependencies between people.

The last emphasis is on the *superordinate goals*. This means the Japanese companies will have the guiding concepts to imbue in its staff members. Japanese companies tend to take a more “holistic” approach with their employees. In other word, they concern to how their employees make decisions, share responsibility, and tend to be broader in their point of view. With this respect, the Japanese company succeeds in integrating different section, departments or divisions with in the company very well.

In “Theory Z” ,William Ouchi, another researcher mentions that another aspect of Japan’s corporate culture which is important reason for Japan’s economic success is the lifetime employment. Japanese companies will take responsibility for their employees’ whole lives, not just their work time. In this way, the employees will work for one firm as long as possible or often for their entire lives. Moreover, because of the strong hold in the traditional seniority system, slow evaluation and promotion could be the factor that encourages employees to focus on the long-term health of the company as opposed to short-term personal goals.

In the Japanese management sight, productivity of the company is the problem that can be worked out through coordinating individual efforts in a productive manner and of giving employees the incentives to do so: in form of overtime payment, or bonus systems for example.

For the infrastructure of the Japanese companies, technologies are considered to be fundamental to multiple businesses but this investment are too expensive or long-term for any one business to support by it self. Thus, many related businesses in a Japanese company will work together to develop this core competencies. We can also say that the success of Japanese company is relied on their economic groups and enterprise unions.

These institutions try their best to reduce risk of making long-term investments in new technology because they have a captive bank that provides low-interest loans, even in the critical time. That is why Japanese companies even in foreign branch have the very tight relationship with their own bank.

In conclusion, Japanese companies can foster their corporate culture attributing to their business success by means of these following:

- Education
- Work ethic
- The group-oriented culture and its empowerment strategy in the work environment.
 - Lifetime employment
 - Extensive and comprehensive training program.
 - Nonspecialized career paths
 - Collective decision making
 - Collective responsibility
 - Seniority system
 - Enterprise union

Chapter III

Results and Analysis

This case study was to identify the teamwork empowerment of a Japanese Bank, Bangkok Branch in Thailand. The organization team survey was conducted in order to draw the employee's perception of their work environment. Moreover, this result can reveal how Japan's corporate culture impacts on the bank's economic success. From this survey, eighty percent of questionnaires are applied from Organization Decision-Making Research by Boone and Kilmann, (1991). The writer to make conform to the case study created the addition.

The first step involved identifying the directions that define the teamwork empowerment of the bank. The list of questions for the first part will be arranged randomly to make the respondents not to be inclined excessively in any areas of problems. The fifty-two questions are the Likert-type format of 5 scales of agree-disagree continuum. The second part will determine, out of the twelve problems areas of the bank, the ranking of the top five areas that should be turned around for the effective team work, to better serve the customer and end up with the bank's economical success as it should be. The questionnaires include also the part for the respondents to fill out their further information and any opinions they might have, to be used for additional data analysis.

From the gathering data analyzed through the SPSS program, the factor means for the most part would be considered. The testing of hypothesis (T-Test) was used to identify the difference between two means with P-values from 0.001 to 0.10. This

significance level would be observed and interpreted due to the small sample size. Moreover, the chi-square test also displayed whether the variables are related in respondent group.

Demographic information of the overall respondents are shown (in Table 1) as the following:

Out of the 108 employees, 76 respondents submit the questionnaires. That is 70.37% of total populations of the bank.

1. Sex of respondents: there were 54 females (71.1%) and 22 males (28.9%).
2. Age of respondents: there were: (under 25 years old = 9.2%), (26-35 years old = 69.7%), (36-45 years old = 17.1%) and (46-55 years old = 3.9%).
3. Number of years working in Banking industry: the respondents have worked for banking industry (0-3 years = 22.4%), (4-6 years = 36.8%), (7-9 years = 25%), (10-12 years = 7.9%) and (13 years and over = 7.9%).
4. Number of years working in this bank: the respondents have work for this bank:(0-3 years = 36.8%), (4-6 years = 34.2%), (7-9 years = 18.4%), (10-12 years = 3.9%) and (13 years and over = 6.6%).
5. Number of years working in their current position: the respondents have worked for (0-3 years = 50%), (4-6 years = 40.8%), (7-9 years =6.6%) and (10-12 years = 2.6%).

Table 1: Demographic Data of Respondents

Types	Data of Respondents	
	Frequency (%)	Sample (N)
<u>Sex:</u>		
Female	71.1	54
Male	28.9	22
<u>Age:</u>		
Under 25	9.2	7
26-35	69.7	53
36-45	17.1	13
46-55	3.9	3
<u>Years working in banking industry:</u>		
0-3	22.4	17
4-6	36.8	28
7-9	25.0	19
10-12	7.9	6
13 and over	7.9	6
<u>Years working in this bank :</u>		
0-3	36.8	28
4-6	34.2	26
7-9	18.4	14
10-12	3.9	3
13 and over	6.6	5
<u>Years working in their current position:</u>		
0-3	50.0	38
4-6	40.8	31
7-9	6.6	5
10-12	2.6	2

As previously stated, one most important reason why Japanese companies meet its business success is that they fully focus on the approaches of corporate organizational culture. They have tried formalizing the team concept and integrating team into the existing environment.

In looking at how this bank is trying to implement their empowerment strategy, the researcher has found its results as the followings.

For the business success in general concepts which require:

The clearly understanding of business goal among the team member:

It shows (in table 1.1) that the trend of majority agreement is about equal between “Agree” (15.8%) and “Disagree” (14.5%). Although 55.3% of respondents expressed “neutral” to the question relating to their good understanding of the bank’s objective, policies, procedures and work rules before getting start their assignment, this majority is meaningless because they seems not to identify their real decision. They seem to give the rather compromised response. Another finding shows that most of the respondents (57.9%) agree that different unit within this bank work together to reach a common goal. However, the undesirable result appears in the rather high percent; that is 27.6% of respondents don’t think that most employees of the bank are enthusiastic in contributing to the bank’s success in its business goals.

Table 2: Percent Distribution of response by items in the factor of “business goal understanding”

Items	<i>Business goal clearly understand</i>	NA (0) %	SD (1) %	D (2) %	U (3) %	A (4) %	SA (5) %	Means
		(n)	(n)	(n)	(n)	(n)	(n)	
33	People understand the goals, objective, policies, procedures and work rules of the organization clearly.	(0)	7.9 (6)	14.5 (11)	55.3 (42)	15.8 (12)	6.6 (5)	2.987
39	Different units within the bank work together to reach a common goal.	(0)	7.9 (6)	17.1 (13)	13.2 (10)	57.9 (44)	3.9 (3)	3.329
41	Most employees are enthusiastic about contributing greatly to the success of the goals of the bank.	(0)	11.8 (9)	27.6 (21)	38.2 (29)	18.4 (14)	3.9 (3)	2.750

The comprehension of team-building concept and the real practice: (Table 3)

The results of this study provide strong and consistent evidence that the majority of respondents experienced the depletion in employing teamwork concept in the real setting, as it should be. Most of respondents (42.1%) indicate that there is just one or a few people in this bank dominate decisions in this bank. Individuals like upper managers (53.9%) would be the sole persons who made or influenced the decisions, especially about important issues. Moreover, 40.8% of respondents shows their disagreement in that this bank would use special groups to address problem that sometimes come up. They don't think either that management will encourage them to discuss problems with other bank employees when making decision about such topics. Another explanation for this result is that any issues of each bank are considered to be so crucial and confidential that any employees could expose. Except in some issue which the National bank requires the agreement from the majority of every commercial bank in Thailand.

Table 3: Percent Distribution of response by items in the factor of “teamwork deployment”

Items	<i>Team (Use of group efforts)</i>	NA (0) % (n)	SD (1) % (n)	D (2) % (n)	U (3) % (n)	A (4) % (n)	SA (5) % (n)	Means
12	One or a few people dominate decisions in this bank.	1.3 (1)	5.3 (4)	7.9 (6)	15.8 (12)	42.1 (32)	27.6 (21)	3.750
15	Decisions are usually made by individuals, not teams of people in this bank.	1.3 (1)	10.5 (8)	9.2 (7)	21.1 (16)	42.1 (32)	15.8 (12)	3.395
21	This bank often uses special groups like project teams, task forces and work groups to address problems that sometimes come up.	9.2 (7)	19.7 (15)	40.8 (31)	6.6 (5)	21.1 (16)	2.6 (2)	2.184
29	People are encouraged to discuss problems with other bank employees when making decisions.	11.8 (9)	25.0 (19)	30.3 (23)	15.8 (12)	10.5 (8)	6.6 (5)	2.079
30	There are a few powerful people in this organization who always influence decisions.	(0)	5.3 (4)	5.3 (4)	10.5 (8)	48.7 (37)	30.3 (23)	3.934
32	Important decisions are usually made by upper management only.	(0)	2.6 (2)	1.3 (1)	5.3 (4)	53.9 (41)	36.8 (28)	4.211

The requisite mastery of the team member in problem solving: (Table 4)

In making decision to solve any problem in the bank, the results show that the majority of respondents (19.7% of disagree and 10.5% of strongly disagree) don't think people involved in decisions would make sure that they could identify the (real)right problem. However, when decisions were made, it would be easy to get thing done because decision-makers know who would be in that charge to ask for help and also the people who worked on such problems rather have the command skills. Nevertheless, this finding clearly contradicts previous studies in that the majority of respondents realized (23.7% of disagree and 11.8% of strongly disagree) that it would be difficult for the persons who made decision about problems to have access to relevant information from

all parts of the bank. That's why they could not make sure whether they could get the accurate information about problems. (According to the non difference in percents between the respondent who said "agree" and "strongly agree" (15.8% and 3.9%) and the persons who said "disagree" and "strongly disagree" (15.8% and 2.6%) in this topic.)

Table 4 : Percent Distribution of response by items in the factor of "Problem identification and organization"

Items	<i><u>Problem identification and organization</u></i>	NA (0) % (n)	SD (1) % (n)	D (2) % (n)	U (3) % (n)	A (4) % (n)	SA (5) % (n)	Means
5	People involved in decisions make sure they identify the real (right) problem.	(0)	10.5 (8)	19.7 (15)	48.7 (37)	18.4 (14)	2.6 (2)	2.895
6	It's easy to get thing done because decision-makers know who is in-charge and who to ask for help.	(0)	5.3 (4)	31.6 (24)	23.7 (18)	34.2 (26)	5.3 (4)	3.026
7	People working o problems have the skills needed to solve them.	(0)	2.6 (2)	22.4 (17)	34.2 (26)	31.6 (24)	9.2 (7)	3.224
10	Decision-maker have access to relevant information from all parts of the bank	(0)	11.8 (9)	23.7 (18)	42.1 (32)	21.1 (16)	1.3 (1)	2.763
24	Information about problems is accurate.	(0)	2.6 (2)	15.8 (12)	61.8 (47)	15.8 (12)	3.9 (3)	3.026
26	Clear objectives are set for decisions.	(0)	5.3 (4)	23.7 (18)	27.6 (21)	40.8 (31)	2.6 (2)	3.118

An adequacy of information base and the readiness of supportive equipment:(Table:5)

From the survey, 30.3% of respondents agree that they have adequate access to equipment like calculators, computers, telephones, etc. to allow them to do good work.

Moreover, They seem to be sure (35.5% of agreement) that such the equipment could help decision-making in this bank work reliably. However, the majority of respondents (53.9%) expressed the rather strong needs of some further physical resources such as computing equipment, communication systems, etc. in order to support their good decision-making.

Table 5: Percent Distribution of response by items in the factor of “Resources adequacy”

Items	<u>Resources Adequacy</u>	NA (0) % (n)	SD (1) % (n)	D (2) % (n)	N (3) % (n)	A (4) % (n)	SA (5) % (n)	Means
1	Decision-makers have adequate access to equipment like calculators, computers, telephones, etc. to allow them to do good work.	1.3 (1)	6.6 (5)	26.3 (20)	18.4 (14)	30.3 (23)	17.1 (13)	3.211
11	The equipment (calculators, computers, tools, etc.) used to aid decision-making in this bank works reliably.	(0)	6.6 (5)	10.5 (8)	39.5 (30)	35.5 (27)	7.9 (6)	3.276
17	There is not enough physical resources such as computing-equipment, office space, communication systems, supplies, etc. to support good decision-making.	(0)	2.6 (2)	10.5 (8)	10.5 (8)	53.9 (41)	22.4 (17)	3.829

The management and the employees commitment, as well as the producing of a climate of mutual respects: (Table: 6)

To discuss this topic, the leaders of members would play the very important role. The good leadership of members will be significant, as this will empower the teamwork

that would affect directly to the customer satisfaction and influence the business success at the end. According to the data, the possibility of this topic appeared in the lower level 44.7% of respondents disagree to say that management in this bank would encourage employees to be innovative and creative. Moreover, management also had no willingness to take some risk when having to make any decisions (with 32.9% of the respondents' agreement). It's remarkable that no evident to reveal anything about their own supervisor. Most of them gave the neutral opinion (31.6%). The percentage of the people of respondents who said "agree" and "disagree" were equally (34.2%). Moreover, the negative side of management still appeared in other topics. Those were 32.9% of respondents disagreed to say that qualified employees would be given fair consideration for advancement. Approximately 37% of respondents concluded that management lacked of willingness to listen to the employee problems or complaints. They (25% of respondents) also emphasized that top management was not genuinely interested in developing people in the bank. However, the management's positive side could be found as well. For example, 27.6% of respondents agreed that management of this bank could provides enough support to carry out decisions. Moreover, in case of intercultural issues, management of this bank would be skillful at handling these relations.

Table 6: Percent Distribution of response by items in the factor of “leadership of members”

Items	<i><u>Leadership of members</u></i>	NA (0) % (n)	SD (1) % (n)	D (2) % (n)	U (3) % (n)	A (4) % (n)	SA (5) % (n)	Means
36	Management encourages employees to be innovative and creative.	- (0)	9.2 (7)	44.7 (34)	30.3 (23)	14.5 (11)	1.3 (1)	2.539
37	In my teamwork, the supervisor is an effective coach and trainer.	- (0)	9.2 (7)	25.0 (19)	31.6 (24)	25.0 (19)	9.2 (7)	3.000
46	Qualified employees are given fair consideration for advancement.	- (0)	6.6 (5)	32.9 (25)	32.9 (25)	25.0 (19)	2.6 (2)	2.842
47	Management are skilled at handling intercultural relations issues.	- (0)	7.9 (6)	18.4 (14)	23.7 (18)	47.4 (36)	2.6 (2)	3.184
48	Management are willing to listen to employees problems or complaints.	1.3 (1)	14.5 (11)	22.4 (17)	40.8 (31)	17.1 (13)	3.9 (3)	2.697
52	Top management is genuinely interested in developing people.	- (0)	13.2 (10)	21.1 (16)	32.9 (25)	23.7 (18)	9.2 (7)	2.947
4	Management provides enough support to carry out decisions	1.3 (1)	11.8 (9)	23.7 (18)	28.9 (22)	27.6 (21)	6.6 (5)	2.895
27	Decision-makers are willing to take some risks.	- (0)	14.5 (11)	32.9 (25)	28.9 (22)	21.1 (16)	2.6 (2)	2.645

In addition to the good leader who would empower the teamwork, the effective team member is meaningful. Most of the respondents (30.3%) assumed that a major focus in this bank is on work team development. They (38.2%) understood that they all had to make decisions in any problems concerning their work responsibility. However, it seemed to them that the bank had no real intention to increase the teamwork ability. 42.1% thought they did not have good opportunities to learn new skills in this bank. The training opportunities for them would be considered only in case that that skill became

essential to improve their current job performance. Moreover, they (42.1%) don't think that they would be paid fairly compared with the pay others get for doing similar work.

Table 7: Percent Distribution of response by items in the factor of “People development”

Items	<i><u>People development.</u></i>	NA (0) % (n)	SD (1) % (n)	D (2) % (n)	U (3) % (n)	A (4) % (n)	SA (5) % (n)	Means
34	A Major focus in this organization is on work team development.	- (0)	7.9 (6)	30.3 (23)	36.8 (28)	18.4 (14)	6.6 (5)	2.855
35	People are paid fairly compared with the pay others get for doing similar work.	- (0)	2.6 (2)	42.1 (32)	34.2 (26)	18.4 (14)	2.6 (2)	2.763
43	There are good opportunities to learn new skills in this bank.	- (0)	10.5 (8)	39.5 (30)	28.9 (22)	19.7 (15)	1.3 (1)	2.618
50	People get the training opportunities they need to improve their current job performance.	- (0)	7.9 (6)	25.0 (19)	23.7 (18)	38.2 (29)	5.3 (4)	3.079
51	People are involved in making decisions that affect their work.	- (0)	3.9 (3)	27.6 (21)	26.3 (20)	38.2 (29)	3.9 (3)	3.105

The “politics” of the work place is another topic to consider: (Table: 8)

The finding indicated that the very strong policies of this bank would be very important for everyone to follow up. Most of all respondents agreed that they had to pass many steps and also had to spend much time before anything could be done. This “red tape” occurred because of having too many procedures controlling decisions. Yet, any changed to increase the ability of work performance would be rare because they would cost the bank too much.

Table 8: Percent Distribution of response by items in the factor of “Politics”

Items	<u>Politics</u>	NA (0) % (n)	SD (1) % (n)	D (2) % (n)	U (3) % (n)	A (4) % (n)	SA (5) % (n)	Means
8	There is a lot of “red tape” to go through before anything can be accomplished.	(0)	3.9 (3)	27.6 (21)	5.3 (4)	38.2 (29)	6.6 (19)	3.526
18	There are too many policies and procedures controlling decisions.	(0)	- (0)	5.3 (4)	19.7 (15)	46.1 (35)	28.9 (22)	3.987
20	Changes are usually opposed in this bank because they cost too much.	(0)	3.9 (3)	7.9 (6)	14.5 (11)	38.2 (29)	35.5 (27)	3.934
25	There is a lot of “politics” (politics activity)when decisions are made.	19.7 (15)	13.2 (10)	30.3 (23)	26.3 (20)	5.3 (4)	5.3 (4)	2.000

Regarding to *the motivation in form of rewards or appraisal for team performance* (Table:9)

The unexpected finding appeared that most of respondents had only negative response for this topic. They failed to agree that this bank would have good ways to measure the work performance of its members. The reward system had never occurred in this bank for anyone who offered good ideas, or even benefited the members who made good decisions in working with the bank’s problems.

Table 9: Percent Distribution of response by items in the factor of “Reward for good decision”

Items	<u>Reward for good decision</u>	NA (0) % (n)	SD (1) % (n)	D (2) % (n)	N (3) % (n)	A (4) % (n)	SA (5) % (n)	Means
2	People who offer good ideas are fairly rewarded.		14.5 (11)	34.2 (26)	30.3 (23)	11.8 (9)	9.2 (7)	2.671
9	People who make good decisions receive the rewards they deserve.	1.3 (1)	9.2 (7)	36.8 (28)	26.3 (20)	21.1 (16)	5.3 (4)	2.724
13	This bank has good ways to measure the performance of its members.		22.4 (17)	35.5 (27)	26.3 (20)	10.5 (8)	5.3 (4)	2.408
16	The reward system is designed to benefit members who solve the bank's problems.	3.9 (3)	7.9 (6)	36.8 (28)	34.2 (26)	14.5 (11)	2.6 (2)	2.553
22	Adequate rewards are provided to encourage employees to offer new ideas.	1.3 (1)	25.0 (19)	40.8 (31)	19.7 (15)	10.5 (8)	2.6 (2)	2.211

Moreover, some topics, concerning psychological side have also influenced the teamwork effectiveness, as the followings:

Cultural issues:

The data shows 28.9% of respondents seems not to agree that employees of all cultures would be welcome sincerely to work in this bank. However, it might be the noticeable ability of management to be able to handle about the relation between intercultural issues; that are mostly between the Japanese managers and the majority Thai employees. 48.7% shows the high percentage of respondents who agreed that this bank had seldom incidents of intercultural misunderstandings.(Table:10)

Table 10: Percent Distribution of response by items in the factor of “Culture issue”

Items	<u>Culture issue</u>	NA (0) % (n)	SD (1) % (n)	D (2) % (n)	N (3) % (n)	A (4) % (n)	SA (5) % (n)	Means
38	Employees of all cultures are made to feel welcome.	(0)	14.5 (11)	28.9 (22)	25.0 (19)	25.0 (19)	6.6 (5)	2.803
45	There are seldom incidents of intercultural misunderstandings.	(0)	5.3 (4)	13.2 (10)	27.6 (21)	48.7 (37)	5.3 (4)	3.355

Attitude in the work place:

Although major percent of respondents showed 25% of agreement for the employee benefit plan, which meets their needs, they rejected that they were rewarded in proportion to their job performance, when comparing to the same job in other banks. This outcome could be explained as this because of the discrepancy between the bank's policies and its real deployment for the Japanese employees versus the Thai employees.(Table:11)

Table 11: Percent Distribution of response by items in the factor of “Attitude in work place”

Items	<u>Attitude in work place</u>	NA (0) % (n)	SD (1) % (n)	D (2) % (n)	N (3) % (n)	A (4) % (n)	SA (5) % (n)	Means
40	The employee benefit plan meets their needs.	(0)	5.3 (4)	13.2 (10)	55.3 (42)	25.0 (19)	1.3 (1)	3.039
49	In this bank, people are rewarded in proportion to their job performance.	(0)	10.5 (8)	40.8 (31)	31.6 (24)	15.8 (12)	1.3 (1)	2.566

Pressure of working environment is also another criteria of the business success:

The more the employees become stressful, the worse the work performance can appear.

Little evidence was found in this study indicating that the work environment failed to motivate employees to perform at their best with 28.9% in the degree of disagreement. Moreover, most of respondents (44.7%) disagreed to think that the employees of this bank felt free to speak up and say what they think. They (38.2% of strongly disagreement) more emphasized that they could feel free to disagree especially with management level.(Table:12)

Table 12: Percent Distribution of response by items in the factor of “Pressure of working environment”

Items	<i>Pressure of working environment</i>	NA (0) % (n)	SD (1) % (n)	D (2) % (n)	N (3) % (n)	A (4) % (n)	SA (5) % (n)	Means
42	The work environment motivates-employees to perform at their best.	(0)	11.8 (9)	28.9 (22)	43.4 (33)	11.8 (9)	3.9 (3)	2.671
44	People are free to speak up and say what they think.	1.3 (1)	21.1 (16)	44.7 (34)	22.4 (17)	9.2 (7)	1.3 (1)	2.211

The above table has showed overall percentage and number of respondents who gave such the mentioned above ideas of how this bank empower teamwork with general concept of good teamwork for the success of its business.

For the business success by means of Japanese corporate culture, which concentrates on:

Education:

According to the interview of the employees, from their own perspective, the management of this bank as well seems like to recruit the persons of high education first. During the interview process of the new applicants, Japanese managers from certain departments of the bank will come to take part to interview such the applicants by themselves. It's remarkable that the staff member who have high education, at least from the master degree (for the current time) will be chosen to work mostly with the Japanese managers. In the management sight, they believe that the higher educated persons will have better notion, broader point of views in looking problems, and can handle problems, wisely, carefully and circumspectly. These employees would be grouped in the administrative level, and they don't have to spend much physical energy, but intellectual exertion. Moreover, these staffs will be considered for the higher position, and higher salary quicker and much more than the staffs from the operational level. The departments of this remark comprise of Business Promotion Department (Credit Department), Treasury Department, Loan Department. On the other hand; the staff member of lower education will be chosen to work with the Thai managers in the operational line; those are Export-import Department, Remittance Department, Accounting Department, etc.

Moreover, this bank still encourages the employees to gain more knowledge that will allow them having other skills. According to the bank policies, the employees can ask for extra sum for educational cost when they would like to study English, or

computer, for examples, after office hours. However, it's still hard for the employees who would like to have out going for class of graduate level. The bank seems not to allow them leave their job before time, except some they will ask for permission from their own department manager in person. With this circumstance, it is unquestionable why the employees in this case would have many tendencies to quit the job soon. When the management have preference in the staff of well education but seem not to give them the chance to gain the required knowledge of their choice, how can they stand to be with the bank for long time. This is one reason that causes the high turn over of the staff in this bank.

For *the work ethic* in Japanese style, they focus on the capability of the staff through the development of their skills and under their unique style of government.

In addition to the well education, the staff of this bank will usually have chance to Strengthen their working skill. This policy of this bank will help maintain the staff competency in giving service to the bank customers. In some evening of the week, there will be the training program for the staffs in different departments to acquire. This program is mandatory and can not be avoided. The department manager will also attend that program, in order to evaluate his or her own staff members. In some case, the new staff in some important departments will be sent to attend the training program of every department, other than the program of their own department. This staff will be able to know overall work responsibility of other departments and that knowledge will enable them to better work when dealing with other departments to solve some problems that come up. Moreover, the new staffs will be sent to work with the different departments for a period of time before settling in their actual position. The management believes that

this job rotation will allow them to have broader knowledge, skills, according to non-specialized career paths model. This principle also helps the bank solving the problem of lacking temporarily persons of some position to complete some transactions for customers. This rotation of job is currently practice for the new staffs. However, in the near future, the bank management hopes to apply this policy to every staff and to every position of the bank.

Conceptually, the increased skills of job rotation will help increasing productivity with less or the same amount of employees. However, practically, what the bank encounter right now is that this rotation of job would provoke the sluggish transaction. A manager rotating to work with the new staff member has to begin learning new things, follows up the occurring problems from the previous manager. For the staff member rotating to new department, they take time to learn new things from the other staff member just for working temporarily and shortly in such department. This learning will discourage the staffs themselves. At last they will not have intention to do good work with any department

For the specific strategy of *teamwork empowerment*, this bank still well maintains the unique of Japanese culture.

The senior staffs of the bank express their preference for working with this bank that they are satisfied for the welfare they gain from this bank. The more they work with the bank the more they get more benefit; in form of better position, better additional allowance, annual bonus. This bank also holds strongly *the senior system*. The staff of longer working age will be promoted for higher position before the staff of less working age, except that the junior staff will have much outstanding competence. However, when

long time working is more beneficial than short term working, the unexpected problem occurred. The staff of small age, which is the majority of the bank, will not work with the bank for the long time because the slow evaluation and promotion. When they think they have enough working experience for this bank, they will leave to work for the new place where they can get more benefit for the job of the same level. This situation will trouble the bank to invest the money endlessly to recruit new staffs to replace the lost labor and also waste the time of training. Moreover according to Japanese style of government, like in this bank, the staff member will have security with the *lifetime employment* policy. That also would be one reason why the most Japanese company will not recruit over worker. Likewise, this bank will have the ratio of employee will not in accordance with the workload. In the time when having much work to do such as at the end of closing balance sheet, the staff member rather have to work very hard to finish a big bunch of job. However, in the period of economic crisis, the staff will not be worry about getting paid to quit the job before retirement time.

The last characteristics the staff member of this bank can touch is about the *group-oriented culture*. To work in this bank, teamwork is the important path of the business success. The staff member needs to bear the grouped responsibilities. The bad or good business outcome derived from one individual will be considered to be the responsibility of the whole department. As the whole working group, the bank will evaluate and praise the name of the department whether they will do good or bad job.

In principle, this bank try the best way to emphasize the importance of working as a group, however, when seeing of how the bank let the team member for decision

making, most of the staffs know well that this bank can not do well in this issue. The staff members, when giving service to the customer, will have authority to decide working process in a certain level. However, for the important issue, the staffs have to wait for the decision from the department manager who will have to listen to the permission of the Japanese staff of the upper level.

From the mentioned statement, the bank has experienced many problems comprised with many causes variable. However, in order for the bank to recover from the sustained situation, the best way is to find the most concerned problem areas to have them fixed. The researcher has manipulates with SPSS program and found the top five problem areas, as showed in the next part.

Ranking of the five problem areas

According to analysis from SPSS program, the table 2 provides the ranking of five problems area of the bank from the Overall 76 respondent's perception as the followings. The first concerned problem area is computer system, showing the mean of 2.184. The second highest concern is about adequate training to do the job, with the means of 2.132, followed by the bank policies or strategies, and motivation to do job better, with the means of 2.105 and 1.671, in order. The last concerned problem area is good knowledge in job of the employees with the mean of 1.487

Table 13: Ranking of five Problem areas by overall respondents

Variable	Overall Respondents	
	Mean	Rank
Computer System.	2.184	1
Adequate Training to do the job.	2.132	2
Bank Policies or Strategies	2.105	3
Motivation to do job better.	1.671	4
Good Knowledge in Job.	1.487	5

However, when considering the problem areas by means of sex, the result appeared rather different, between male respondents and female respondent.

Table 14: Ranking of five Problem areas by sex of respondents

Variable	Female		Male	
	Mean	Rank	Mean	Rank
Computer System	2.370	1	1.727	4
Adequate Training to do the job	2.167	2	2.045	2
Bank Policies or Strategies	1.926	3	2.545	1
Motivation to do job better	1.593	4	1.864	3
Good Knowledge in job	1.593	4		
Equipment to complete the job	1.352	5		
Finance and Budgeting			1.636	5

Table 14 displayed that there were slightly difference between male respondents (22 samples) and female respondents (54 samples) in looking at the bank's problem areas. For male respondents, the most concerned problem the bank should take into consideration first became the bank policies or strategies, with the mean of 2.545. The second concerned problem area for them was adequate training to do the job, the same

problem area as that of the female, with the mean of 2.045 less than the mean of the female side 0.122. The third problem area for male was motivation to do job better, with the mean of 1.864, while this issue was the fourth problem area for the female sight. The fourth concerned problem area for male was computer system, with the mean of 1.727, while this issue is first problem area for female, with the mean of 2.370. Finally, the last concerned problem area for male displayed the mean of 1.636, concerning finance and budgeting, the issue that the female respondents had never considered to be in the top five problem areas.

It is remarkable that the ranking of top five problem areas for female group showed no differences from the ranking made from overall respondents. This same ranking occurred perhaps because the majority of respondents were female. The ratio which was so different between females and males (54:22) or (71.1% : 28.9 %) made the overall result to depend on the majority group; the female respondents.

For the overall problem areas of the bank, the ranking will be showed in Table 16

Table 15 :Comparison of factor means between female (1) and male (2) in ranking problem areas.

Factors	VS	Sample Size (N)	Mean	T-value	df	p-value
Personnel	1	54	0.500			
	VS			1.68	73.53	0.096 *
	2	22	0.182			

* significant at the 0.10 level

** significant at the 0.05 level

*** significant at the 0.01 level

Between female (1) and male (2) , one significance was detected in the ranking problem areas; the eleventh concerned problem-in Human Resource (Personnel), the p-value was 0.096 (t-value of 1.68), showing significant at 0.10 level. This problem is the sole problem area, out of twelve problem areas, that displayed the significance between two sexes.

Chapter IV

Conclusion and Recommendations

The factor means as a result of the analysis enable the researcher to recognize various elements that may lead to the high rate of employee turnover in this Japanese Bank.

As mention in the previous chapters, the teamwork empowerment becomes the crucial practice for any successful business of the current time. Especially, for the Japanese companies, they have also their unique corporate culture that more strengthen their teamwork for the outstanding business accomplishment.

However, the finding shows that this Japanese Bank even establishes the teamwork empowerment strategies with their staff member, some deficiency still go all the way.

The hypothesis, which claimed “*The defect causing the undesirable outcome of the bank was resulted from the lack of good understanding in teamwork concept and its actual deployment*”, can not be rejected as shown in table 2 and table 3.

At the outset, the staff members don’t catch on the notion of working as a team. Although they, for some extend, comprehend that working in team can heighten the total quality of working process, they were not shaped up with it and thus, hard to get used to this approach. Then they can not do well or even appreciate to work with others in their own team or with other teams to reach the common goals of the bank. Yet, the staff

member of this bank are not informed clearly about the objective, procedures and work rules of their organization to get start their own duties in the correct way.

- *“The mandatory expertise of the team member is another problem”*. Lacking of such faculty have weakened the ability in problem solving. This hypothesis can not be rejected either, according to table 4.

According to the interviews, many staff members of this bank have no direct knowledge to work for some particular department. They can function each transaction by learning from the routine job. In this manner, when the problem comes up, they can not make good decision. They are not even sure whether or not they can identify the right problem. The best way for them is to rely on the other factors such as asking the direction from the upper manager, the way that will slow down the service process for the customer.

Moreover, the hypothesis which claimed *“the deficiency in Technology support going along with the employee skills to handle it”* can not be rejected as shown in table 5

The readiness of supportive equipment is absolutely important to do the good job. The staff member of this bank found that they could not do the best job because the physical resources such as computers, computing equipment, as well as communication systems of their work place are not enough, especially during the busy time at the end of each month. This default affects to the quickness and reliability of the service.

-The problems exist also in the working process. The hypothesis, which claimed *the failure in giving authorization in decision making coherent to the staff responsibility*, was accepted. To explain this, leadership of members played the very important role.

According to table 6, 7 and 8, the results showed that many steps had to be done, approved by many persons before one transaction will be completed. This depends on how much the manager of such department will allow the team members to determine with their own judgement, for the not much important case only.

Another hypothesis claiming that *the failure in the part of incentive and promotion satisfaction* can not be either rejected as shown in table 9.

In this point, the staff member in some important departments such as the Loan Department, the Business promotion Department, and Treasury Department, which take part in making the great profit for this bank will be promoted and sent to learn more whatever that support their job. However, the staff in the others of little importance will be let behind. They will be taught to have only some necessary skills to complete each transaction and rarely get reward or promotion to do good job. This prejudice will be aggravated more by the punishment in form of the ticketing of warning when the mistake was occurred. The non-support in risk taking has not either allowed them to be innovative and they can not feel free to speak up or disagree to the management. At this point, the mutual respect for the members to the managers has been destroyed and the quality of teamwork became poor.

All of above failed points had provoked *the pressure of working environment*, as claimed in another hypothesis.

This has created the bad attitude of the staff member not to be happy or enthusiastic to do their good job (as shown in table 11 and table 12). At last, the bad result will be at the bank. The dissatisfactory staff has inclination to give the mal service to the customer and may not be with this bank for long. This will be the great loss for the bank. The good employees move to the bank's competitors and the customer move to use the service of other banks.

Recommendations

This Japanese Bank should develop a service recover program. They should take into consideration the top five problem areas to be rectified for the first step. Table 13 shows the ranking of problem areas by overall respondents. Those are Computer system, Adequate training to do the job, Bank policies or strategies, and Good knowledge in job.

As mentioned, it is hard for the employees of the bank to ask for some change if such change will be costly to the bank's expenditure. However since the readiness of some equipment like computer is so important for almost every transaction, the bank should have some budgets to upgrade or maintain such machine. Otherwise, the bank should buy the new ones to replace the out of date or very old machine. In addition, in time of having new technology to make it more effective to process the transaction, the bank should support at this point and send the staff member in the concerned duty to be trained at all time. Although the cost to adjust and improve the more productive and

effective work of the staffs seems to be very huge, however, the profits that the bank will gain after this plan and implementation will be immense and inestimable.

In part of the bank policies and strategies, the management should create the framework of understanding through a vision, mission, annual goals, strategies and plans. The organization chart should be improved to increase the adeptness in giving the service process while reducing the “red-tape” transaction. In that way, the customer will get the full scale of satisfaction from the service providers.

To motivate the staff member to do good job, the bank should give importance more to the incentive system in form of reward and appraisal. Moreover, recognition should be given as target achieved and success needs to be “celebrated”.

For the lack of good knowledge in job, education and training will be important from the management point. The bank should perform daily education and training focused on self-development and on the job training. At the same time, parallel professional education classes related to work, and education to develop individual capabilities should be held.

In addition to those five problem areas to be recovered, the other improvement should be settled in the part of the leadership of the team member. The managers of this bank should reinforce the sharing knowledge within and between teamwork. The practice should be set from the top level with open and honest communication and among a blame free culture. Instead, the mistake should be communicated to allow everyone to learn for the sake of the future improvement. However, when information from all part is available and communicated to all team members, the teams will be able to make the appropriate decisions. Also, in order to release the stress or pressure in processing a lot of transaction,

the management should not over control the staffs. If it is not the so serious problem, the staffs should have full authority to handle the customer's problem. Moreover, it will be the good policy if the bank settle some period of time during the day for every staff to relax: doing some light activities or having the exercise together, for example.

When the customer loyalty is the very important factor for the success of the bank, the persons of authority in this bank should not neglect to revise any failure point to be distinguished from other competitors. Finally, the "Word-of-mouth advertising" will help drawing the new group of customers to walk in and use this bank service for the long run.

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Appendix A
Questionnaire
Teamwork Empowerment Survey

Measurement of Teamwork Empowerment (How Japan's Corporate Culture Impacts on The Bank's Economic Success.)

Note To Participant: Participation in this study is voluntary. We would appreciate your answering this questionnaire to help Parichat Kamolratana meet her graduation requirement from Rochester Institute of Technology. All specific information collected in this survey will be seen only by the researcher, Parichat Kamolratana.

This survey is a part of the master's project of Parichat Kamolratana from Rochester Institute of Technology, Rochester, NY., USA. Most questions are applied from the questionnaires of "Measurement of the Team Decision Making Environment" conducted by:

Edward Stockham, Ph.D.
Food, Hotel and Travel Management
Rochester Institute of Technology

Part I

Please write the description of your work responsibility in this bank in the box below:

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Part II

Before answering the questions on this survey (Part II), please think about your recent work environment. Please read the following statements, keeping in mind your experiences working at this bank. Then decide to what extent you *agree* or *disagree* with each statement. Place a cross (x) on one scale which most nearly represents your view. Answer all questions.

NA = not applicable; SD = strongly disagree ; D = disagree ; U = uncertain ; A = agree ; SA = strongly disagree.

1. Decision-makers have adequate access to equipment like calculators, computers, telephone, etc. to allow them to do good work.	NA	SD	D	U	A	SA
2. People who offer good ideas are fairly rewarded.	NA	SD	D	U	A	SA
3. Decision -makers want to hear different points of view.	NA	SD	D	U	A	SA
4. Management provides enough support to carry out decisions.	NA	SD	D	U	A	SA
5. People involved in decisions make sure they identify the real (right) problem.	NA	SD	D	U	A	SA
6. It is easy to get things done because decision- makers know who is in charge and who to ask for help.	NA	SD	D	U	A	SA
7. People working on problems have the skills needed to solve them.	NA	SD	D	U	A	SA

Part II: (continued)

NA = not applicable; SD = strongly disagree ; D = disagree ; U = uncertain ; A = agree ; SA = strongly agree.

8. There is a lot of “red tape” to go through before anything can be accomplished.	NA	SD	D	U	A	SA
9. People who make good decisions receive the rewards they deserve.	NA	SD	D	U	A	SA
10. Decision- makers have access to relevant information from all parts of the bank.	NA	SD	D	U	A	SA
11. The equipment (calculators, computers, tools, etc.) used to aid decision -making in this bank works reliably.	NA	SD	D	U	A	SA
12. One or a few people dominate decisions in this bank	NA	SD	D	U	A	SA
13. This bank has good ways to measure the performance of its members.	NA	SD	D	U	A	SA
14. Decision- makers appreciate and take advantage of each others’ differences, strengths, and unique capabilities.	NA	SD	D	U	A	SA
15. Decisions are usually made by individuals, not teams of people in this bank.	NA	SD	D	U	A	SA
16. The reward system is designed to benefit members who solve the bank’s problems.	NA	SD	D	U	A	SA
17. There are not enough physical resources such as computing equipment, office space, communication systems, supplies, etc. to support good decision- making.	NA	SD	D	U	A	SA
18. There are too many policies and procedures controlling decisions.	NA	SD	D	U	A	SA
19. Employees are encouraged to try new ideas in this bank.	NA	SD	D	U	A	SA
20. Changes are usually opposed in this bank because they cost too much.	NA	SD	D	U	A	SA
21. This bank often uses special groups like project teams, task forces and work groups to address problems that sometimes come up.	NA	SD	D	U	A	SA
22. Adequate rewards are provided to encourage employees to offer new ideas.	NA	SD	D	U	A	SA
23. Information about a problem is obtained from many different sources.	NA	SD	D	U	A	SA
24. Information about problems is accurate.	NA	SD	D	U	A	SA
25. There is a lot of “politics” (political activity) when decisions are made.	NA	SD	D	U	A	SA
26. Clear objectives are set for decisions.	NA	SD	D	U	A	SA
27. Decision- makers are willing to take some risks.	NA	SD	D	U	A	SA
28. Associates feel free to disagree with management.	NA	SD	D	U	A	SA
29. People are encouraged to discuss problems with other bank employees when making decisions.	NA	SD	D	U	A	SA
30. There are a few powerful people in this organization who always influence decisions.	NA	SD	D	U	A	SA

Part II: (continued)

NA = not applicable; SD = strongly disagree ; D = disagree ; U = uncertain ; A = agree ; SA = strongly disagree.

31. Many possible solutions to problems are generated and considered.	NA	SD	D	U	A	SA
32. Important decisions are usually made by upper management only.	NA	SD	D	U	A	SA
33. People understand the goals, objective, policies, procedures and work rules of the organization clearly.	NA	SD	D	U	A	SA
34. A major focus in this organization is on work team development.	NA	SD	D	U	A	SA
35. People are paid fairly compared with the pay others get for doing similar work.	NA	SD	D	U	A	SA
36. Management encourages employees to be innovative and creative.	NA	SD	D	U	A	SA
37. In my teamwork, the supervisor is an effective coach and trainer.	NA	SD	D	U	A	SA
38. Employees of all cultures are made to feel welcome.	NA	SD	D	U	A	SA
39. Different units within the bank work together to reach a common goal.	NA	SD	D	U	A	SA
40. The employee benefit plan meets their needs.	NA	SD	D	U	A	SA
41. Most employees are enthusiastic about contributing greatly to the success of the goals of the bank.	NA	SD	D	U	A	SA
42. The work environment motivates employees to perform at their best.	NA	SD	D	U	A	SA
43. There are good opportunities to learn new skills in this bank.	NA	SD	D	U	A	SA
44. People are free to speak up and say what they think.	NA	SD	D	U	A	SA
45. There are seldom incidents of intercultural misunderstandings.	NA	SD	D	U	A	SA
46. Qualified employees are given fair consideration for advancement.	NA	SD	D	U	A	SA
47. Management are skilled at handling intercultural relations issues.	NA	SD	D	U	A	SA
48. Management are willing to listen to employees problems or complaints.	NA	SD	D	U	A	SA
49. In this bank, people are rewarded in proportion to their job performance.	NA	SD	D	U	A	SA
50. People get the training opportunities they need to improve their current job performance.	NA	SD	D	U	A	SA
51. People are involved in making decisions that affect their work.	NA	SD	D	U	A	SA
52. Top management is genuinely interested in developing people.	NA	SD	D	U	A	SA

Part III: Rating of Problem Areas.

Based on your experience, please choose only the top 5 problem areas in your operation from the list below and rank those 5 areas from 1 (most probable area) to 5 (the fifth probable area).

- () Bank Policies or Strategies.
- () Human Resources (Personnel).
- () Finance and Budgeting.
- () Customer Complaints.
- () Adequate Training to do the job.
- () Enough Supplies and Materials to do job.
- () Motivation to do Job better.
- () Staff Turnover.
- () Computer System
- () Equipment to complete the job.
- () Good Knowledge in Job.
- () Safety in Working Place.
- () Paper Work.

Part IV : Additional Information

The information you provide below will be held in strictest confidence and used only for data analysis. We truly appreciate your participation in this assessment of the bank's workplace environment. Please a (x) mark in the item for your response.

Sex: Female () Male ()

Age: Under 25 () 26-35 () 36-45 () 45-55 () over 56 ()

Number of Years Working in Banking Industry: 0-3 () 4-6 () 7-9 () 10-12 () over 13 ()

Number of Years Working in this bank: 0-3 () 4-6 () 7-9 () 10-12 () over 13 ()

Number of Years Working in Current Position: 0-3 () 4-6 () 7-9 () 10-12 () over 13 ()

Title of Your Current Position is _____

Name of Your Current Department: _____

We appreciate your participation in this study conducted by Rochester Institute of Technology, Service Management Programs.

Appendix B

Detailed Tables

(Table 16 and Table 17)

Table 16 : Ranking of All problem Areas of Total Respondents.

Variable	Overall		Female		Male	
	Mean	Rank	Mean	Rank	Mean	Rank
Computer System	2.184	1	2.370	1	1.727	4
Adequate Training to do the job	2.132	2	2.167	2	2.045	2
Bank Policies or Strategies	2.105	3	1.926	3	2.545	1
Motivation to do job better	1.671	4	1.593	4	1.864	3
Good Knowledge in job	1.487	5	1.593	4	1.227	7
Equipment to complete the job	1.329	6	1.352	5	1.273	6
Finance and Budgeting	1.276	7	1.130	6	1.636	5
Paper Work	0.895	8	0.944	7	0.773	9
Staff Turnover	0.737	9	0.556	8	1.182	8
Customer Complains	0.487	10	0.537	9	0.364	10
Human Resources (personnel)	0.408	11	0.500	10	0.182	11
Safety in Working Place	0.289	12	0.333	11	0.182	11

Table 17 :Comparison of factor means between female (1) and male (2) in ranking problem areas.

Factors	VS	Sample Size (N)	Mean	T-value	df	p-value
Computer System	1 VS 2	54 22	2.370 1.727	1.62	45.98	0.112
Adequate Training	1 VS 2	54 22	2.167 2.045	0.27	44.45	0.785
Bank Policies	1 VS 2	54 22	1.926 2.545	-1.24	34.06	0.225
Motivation To do job	1 VS 2	54 22	1.593 1.864	-0.58	36.24	0.564
Good Knowledge	1 VS 2	54 22	1.593 1.227	0.77	36.93	0.444
Equipment	1 VS 2	54 22	1.352 1.273	0.17	40.17	0.862
Finance	1 VS 2	54 22	1.130 1.636	-1.11	37.10	0.276
Paper Work	1 VS 2	54 22	0.944 0.773	0.40	37.97	0.692
Staff Turnover	1 VS 2	54 22	0.556 1.182	-1.46	30.98	0.154
Customer Complaints	1 VS 2	54 22	0.537 0.364	0.61	48.03	0.546
Personnel	1 VS 2	54 22	0.500 0.182	1.68	73.53	0.096 *
Safety in workplace	1 VS 2	54 22	0.333 0.182	0.62	55.07	0.540

* significant at the 0.10 level

** significant at the 0.05 level

*** significant at the 0.01 level